Annuities From National Life Insurance Company

- Annuities are tax deferred, which allows your money to compound more quickly than it could in a taxable accumulation vehicle.
- At death, annuities are not subject to probate. Your account value passes to your beneficiary quickly and without unnecessary fees.
- When it's time to start drawing an income, annuities give you a wide variety of options, including an income stream that is guaranteed* to last the rest of your life, no matter how long you live.
- At annuitization, a portion of each payment is a tax-free return of premium, and a portion is taxable interest income. This means more spendable income for you.
- Fixed annuities come with a minimum guaranteed interest rate,* so regardless of what happens in the investment environment, you are always assured of an increasing account balance. This can be a very comforting feature when you're approaching retirement.
- While your money is growing, you can access a portion of your account every year without penalty. Some annuities allow you to withdraw up to 10% of your account value each year, while other contracts allow you access to interest earnings at any time.**
- Applying for financial aid to help with college costs? Qualified annuities may not have to be listed as assets on college financial aid forms.
- Anyone can open an annuity. And since the owner of an annuity, and the annuitant, do not have to be the same, annuities are an ideal way to provide an income for a parent or older relative, without giving up control of the asset.
- There is no limit to how much money you can place into an annuity and no requirement that you begin taking it out by a certain age.
- You can open an annuity with a single premium of at least $5,000; or make flexible payments of as little as $50.
- Annuities are an ideal tool for reducing estate taxes. At death, you can leave substantial sums to charity, thus reducing your taxable estate, without giving up the income from those sums while you're alive.

Let us show you how annuities can work for you today!

National Life is a dynamic and growing family of insurance and financial service companies offering a comprehensive range of life insurance, asset accumulation and retirement planning products. Our flagship, National Life Insurance Company, has been serving customers with value and integrity since 1850, and is licensed in all 50 states and the District of Columbia.

Tax Deferred Annuities vs. a Taxable Accumulation Vehicle

If Your Total Tax Bracket is:	25%	28%	33%
And the Annuity Pays:	Here is what you'd have to earn from a taxable investment to equal the annuity interest at left:		
3%	4.00%	4.17%	4.48%
4	5.34	5.56	5.97
5	6.67	6.95	7.47
6	8.00	8.34	8.96

Please Note: Neither National Life nor any of its agents or representatives give legal, tax, or accounting advice. The information provided here is a summary of our understanding of the current tax laws and regulations as they relate to annuities. All prospective purchasers should consult with their own attorneys, accountants, and tax advisors. If you want further information on these policies, please contact National Life at: **802-229-3333.**

These products may not be approved in all states. For more information, ask your National Life representative.

Privilege form series #6998
Flexible Premium Annuity form series #7049

* *Guarantees are dependent upon the claims-paying ability of the issuer.*

** *Withdrawals prior to age 59½ may be subject to a 10% federal tax penalty.*

NATIONAL LIFE

A member of the NATIONAL LIFE GROUP®

National Life Group is a trade name of National Life Insurance Company and its subsidiaries.
Each member of the National Life Group is responsible for its own financial condition and contractual obligations.

National Life Insurance Company

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